

Setting Up HSA Employee Contributions through HealthEquity's Portal

Remove your new HealthEquity HSA debit card from the HealthEquity welcome materials you receive in the mail.


A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

c/o HealthEquity
15 West Scenic Pointe Drive
Draper, UT 84020

HealthEquity

Your HealthEquity® Visa®
Health Account Card is **HERE**

CONVENIENT ACCESS TO *your* HSA

At Home

- Pay providers by phone.
- Remember to keep all receipts.

On the Go

- Pay for prescriptions at point of purchase.

To be eligible to contribute to a health savings account (HSA), you must:

- Be enrolled in an HSA-qualifying High Deductible Health Plan (HDHP).
- Have no other health coverage, unless it is also HSA-qualified.
- Not be enrolled in Medicare.
- Not be claimed as a dependent on someone else's tax return.

Your HSA card will draw available funds directly from your HSA. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions. Choose the "credit" option when swiping your HSA card or enter a PIN to use as debit. To receive a personal identification number (PIN), call the number on the back of your card.

Maximum Contribution Limits for 2022:

Single-coverage: \$3,650*

Family-coverage: \$7,300*

*An additional \$1,000 is allowed as a catch-up contribution for account holders age 55+.

HealthEquity Visa Health Account Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank, Member FDIC.

Visit your member
portal to access
account information.

- Go to **bcbsm.com/som** and log in as a member.
- Select *My Coverage* tab.
- Select *Spending Accounts* and click *Go to my spending account now*.

HealthEquity, Inc. is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

Blue Cross Blue Shield of Michigan is a nonprofit corporation and nonprofit licensee of Blue Cross and Blue Shield Association.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.

Follow the steps on the 'Visit your member portal to access account information' section of the mailer you removed from your debit card form:

Visit your member portal to access account information.

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- Go to **bcbsm.com/som** and log in as a member.
- Select *My Coverage* tab.
- Select *Spending Accounts* and click *Go to my spending account now*.

P804-1020

Log in to the HealthEquity Member Portal •

- Go to **bcbsm.com/som** and log in as a member
 - If you have never logged into the **bcbsm.com/som** portal, click the "Register Now" link and complete the account set-up process.
 - If you already have a **bcbsm.com/som login**, use the same credentials to login to your account.
- Select the ***My Coverage*** tab
- Select ***Spending Accounts*** and click ***Go to my spending account now***

HealthEquity Member Portal Home Screen

The screenshot displays the HealthEquity Member Portal Home Screen. At the top, the HealthEquity logo is on the left, and navigation links (Home, Contact, Help) and user information (John Doe, Logout) are on the right. The main content area is titled 'Health Savings Account (HSA)' and includes sections for 'SPONSORED ACCOUNTS', 'Health Savings Account' details, and various HSA management options like 'Pay Provider', 'View Claims', 'Manage Cards', and 'Contribute'. A right-hand navigation menu is titled 'MANAGE ACCOUNT' (circled in orange) and lists options such as 'General Forms', 'Account Details', 'Payments', 'Interest Rates', 'Contribution History', 'Dependents & Authorized Users', 'Beneficiaries', 'Tax Forms & Statements', 'Receipts & Documentation', and 'Payroll Withholding'. An orange arrow points to 'Payroll Withholding'. Below this is a 'RESOURCES' section with links like 'Prescription Discounts', 'Live Doctor - Visit NOW', 'HSA Store', 'Finance health care expenses', and 'Qualified Medical Expenses'. A 'Show Me How' button is also visible on the right side of the main content area.

Select Payroll Withholding on the right navigation menu under MANAGE ACCOUNT

This image is a close-up of the 'MANAGE ACCOUNT' navigation menu. The menu is titled 'MANAGE ACCOUNT' and lists the following options: 'General Forms', 'Account Details', 'Payments', 'Interest Rates', 'Contribution History', 'Dependents & Authorized Users', 'Beneficiaries', 'Tax Forms & Statements', 'Receipts & Documentation', and 'Payroll Withholding'. An orange arrow points to 'Payroll Withholding'. Below this section is a 'RESOURCES' section with links: 'Prescription Discounts', 'Live Doctor - Visit NOW', 'HSA Store', 'Finance health care expenses', and 'Qualified Medical Expenses'. A 'Show Me How' button is located to the right of the 'MANAGE ACCOUNT' section, and a 'Feedback' button is to the right of the 'RESOURCES' section.

Make Election by choosing your payroll year and entering a **NEW** per paycheck contribution amount or **ONE TIME** contribution amount:

Member HSA Contribution

A health savings account (HSA) is one of the best tax-savings opportunities available to you. Think of an HSA like a medical retirement account. The difference is that if you use the money to pay for qualified medical expenses, you never pay taxes or penalties on these dollars.

View our article on [How an HSA Works](#) to review the official set of requirements.

HSA CONTRIBUTION PAYROLL ELECTION

Choose payroll year:

2022

▼

Update Your Payroll Contribution

Current per paycheck contribution:

Enter **NEW** per paycheck contribution*:

\$50

UPDATE

Make A One-time Contribution

Current pending contribution:

\$0.00

Enter **ONE-TIME** contribution amount*:

UPDATE

Need help calculating your HSA contribution?
View HSA contribution calculator

Need to make a post tax contribution?
Make a post tax contribution

* The change you made to your contribution will take effect with the next administratively available paycheck and will remain in effect until you make a change to your election. You are responsible for making a change to stop your election (**by entering \$0**) once you reach your annual maximum contribution amount or otherwise become ineligible to contribute to an HSA. Any One-Time contribution elected will be made in addition to any per paycheck election in effect.

Contributions through payroll deduction are made on a pre-tax basis (HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also most states recognize HSA funds as tax-free with very few exceptions Please consult a tax advisor regarding your state's specific rules). When making a contribution election, please be sure to take into consideration any employer or per paycheck contributions not yet applied above so you do not over-contribute for the year. If you need assistance, please contact: **Member Services at 877-284-9840**

Contribution History

Date	Contribution	Amount
11/10/21	Employee	\$15.00
10/28/21	Employee	\$15.00
10/14/21	Employee	\$10.00
9/30/21	Employee	\$10.00
9/16/21	Employee	\$10.00

[View all contributions](#)

Contributions Year-To-Date

Tax Year	2022
Total contributions year-to-date	\$0.00

HSA Contribution Limits

The table outlines the IRS established annual HSA contribution limits

Tax Year	Max Contribution Limit ¹	
	Self	Family
2021	\$3,600.00	\$7,200.00
2022	\$3,650.00	\$7,300.00
Catchup ²	+\$1,000.00	+\$1,000.00

¹ Annual maximum contribution amount is employer and employee contributions combined.

² If you are over the age of 55, you may also make an additional 'catch-up' contribution of \$1,000.00.

If you are not eligible for an HSA for the full calendar year, you may need to pro-rate your annual contribution.

Please contact:
HealthEquity Member Services
877-284-9840

Election Notification

Per Paycheck Contribution Updated

Congratulations, you have elected to have \$50.00 in pre-tax contributions withheld per paycheck in 2022. Your employer will be notified of this election change so that it can be withheld from your paycheck.

OK